

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Michelle Helen Recktoosh  
aka Michelle Helen Grazel**  
Debtor(s)

Bankruptcy Case No.: 12-20385-CMB

Chapter: 13  
Docket No.: 87 - 82

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this 29th day of March, 2017, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 5/15/17**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **6/7/17 at 10:00 AM in Courtroom B, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Carlota M. Bohm.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **5/15/17**.

Carlota M. Bohm  
United States Bankruptcy Judge

cm: **All Parties**

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Michelle Helen Recktosh  
 Debtor

Case No. 12-20385-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric  
 Form ID: 408

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Mar 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2017.

db +Michelle Helen Recktosh, 1036 Kentucky Blue Drive, West Mifflin, PA 15122-3106  
 intp +Allegheny Clinic, Attn: Payroll Department, 320 East North Avenue,  
 Pittsburgh, PA 15212-4756  
 cr +BANK OF AMERICA, N.A., 3523 S. Lancaster Road, Dallas, TX 75216-5626  
 cr +Ditech Financial LLC, P.O.Box 9013, Addison, TX 75001-9013  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 intp +University Of Pittsburgh Physicians, Attn: Human Resources Dept.,  
 U.S. Steel Tower, Floor 56, 600 Grant Street, Pittsburgh, PA 15219-2702  
 13284577 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
 13284578 +Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285  
 13355052 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 13284589 +CAPITAL ONE NA, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933  
 13291010 +Citizens Auto Finance, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
 13284580 +Citizens Caf, 480 Jefferson Blvd, Warwick, RI 02886-1359  
 13284581 +Citizens Cc, 1000 Lafayette Blv, Bridgeport, CT 06604-4725  
 13284579 +Citizens bank na, Po Box 6497, Sioux Falls, SD 57117-6497  
 13284586 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213  
 (address filed with court: Hsbc/bestbuy, Po Box 15519, Wilmington, DE 19850)  
 13284587 +Hsbc/yamaha, 90 Christiana Rd, New Castle, DE 19720-3118  
 13287178 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
 13284590 +Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
 13618665 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bnc@bass-associates.com Mar 30 2017 01:47:31 HSBC Bank Nevada, N.A.,  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 30 2017 01:57:56  
 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067  
 cr +E-mail/Text: bnc@bass-associates.com Mar 30 2017 01:47:31 eCAST Settlement Corporation,  
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083  
 13495075 +E-mail/Text: bncmail@w-legal.com Mar 30 2017 01:49:23 Azurea I, LLC,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 13395489 +E-mail/Text: bnc@bass-associates.com Mar 30 2017 01:47:31 Capital One, N.A.,  
 c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 13289510 E-mail/Text: mrdiscen@discover.com Mar 30 2017 01:47:39 Discover Bank,  
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 13284582 +E-mail/Text: mrdiscen@discover.com Mar 30 2017 01:47:39 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 13341792 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Mar 30 2017 01:49:48 Duquesne Light Company,  
 c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908  
 13361219 E-mail/PDF: gecsed@recoverycorp.com Mar 30 2017 01:57:35 GE Capital Retail Bank,  
 Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661  
 13620673 E-mail/Text: bankruptcy.bnc@ditech.com Mar 30 2017 01:47:55 Green Tree Servicing, LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154  
 13284583 +E-mail/PDF: gecsed@recoverycorp.com Mar 30 2017 01:56:08 Gecrb/Levin Furniture,  
 P.O. Box 965004, Orlando, FL 32896-5004  
 13284584 +E-mail/PDF: gecsed@recoverycorp.com Mar 30 2017 01:56:34 Gecrb/Sams Club,  
 P.O. Box 965004, Orlando, FL 32896-5004  
 13284585 +E-mail/PDF: gecsed@recoverycorp.com Mar 30 2017 01:56:34 Gecrb/Shopnbc Plcc,  
 P.O. Box 965004, Orlando, FL 32896-5004  
 13288314 +E-mail/Text: bankruptcy@huntington.com Mar 30 2017 01:48:35 Huntington National Bank,  
 P O Box 89424, Cleveland OH 44101-6424  
 13284588 +E-mail/Text: bankruptcy@huntington.com Mar 30 2017 01:48:35 Huntington National Bank,  
 Po Box 1558 Dept Eaw25, Columbus, OH 43216-1558  
 13428876 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 30 2017 02:29:33  
 InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,  
 Oklahoma City, OK 73126-9093  
 13346088 +E-mail/Text: bncmail@w-legal.com Mar 30 2017 01:49:07 OAK HARBOR CAPITAL IV, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13366004 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 30 2017 01:57:25  
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541  
 13349758 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 30 2017 01:58:00  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr RBS Citizens

District/off: 0315-2

User: dric  
Form ID: 408

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Mar 29, 2017

cr\* +Azurea I, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
cr\* InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,  
Oklahoma City, OK 73126-9093  
13311764\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102)

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Daniel Mark Campbell on behalf of Creditor RBS Citizens dcampbell@hunton.com,  
sklein@hunton.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
James E. Miscavage on behalf of Debtor Michelle Helen Recktoosh jamesmiscavage@gmail.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7